



STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

INITIAL MAXIMUM RATE FILING SCHEDULE CONSUMER CREDIT SALES

Mailing Address
P.O. Box 5246
Columbia, SC 29250-5246

S.C. Code Ann. § 37-2-305 (Supp. 1997)
www.sccconsumer.gov
803-734-4253/800-922-1594

Street Address
3600 Forest Drive
Columbia, SC 29204-4006

Company Name _____
D/B/A _____
Address _____
City/State/Zip _____
Telephone No. () - _____

Registration No. _____
County _____ Code _____

Category	Maximum Annual Percentage Rate (APR)	
	Fixed APR for Credit Sales	Variable APR for Credit Sales
1. Unsecured Credit Sales		
1a. _____		
2. Secured Credit Sales, Non-Real Estate		
2a. _____		
2b. _____		
2c. _____		
2d. _____		
3. Secured Credit Sales, Real Estate		
3a. _____		
4. Open-End (Revolving) Credit Sales		
4a. _____		
5. All Other Credit Sales		
5a. _____		

6. Nature or Type of Business: _____ Number of S.C. locations: _____
Multiply the number of S.C. locations by \$40.00. Indicate fee & check amount \$ _____
If you are filing for more than one location, attach a list with the complete addresses.
7. First Filing? ☐ Yes ☐ No If yes, date business opened _____ and have you charged above 18% APR since opening and prior to this filing? ☐ Yes ☐ No
8. Did your annual gross volume of business exceed \$150,000 in the previous calendar year? ☐ Yes ☐ No (Gross volume of business is the amount reported to the Internal Revenue Service)
9. If a variable rate is applicable to one or more of the above categories, indicate the index for calculating changes in the rate and the cap on any increases or decreases in the rate below.

VARIABLE APR ONLY		
Category	Cap	Explain the index for calculating rate changes
1.		

Signature (Officer of Company)

Date

Name of Officer (Print)

The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.

FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR

WHO MUST FILE

All consumer credit sellers who wish to charge more than 18% APR must file this form. **YOU MUST FILE THIS FORM BY JANUARY 31 OF EACH YEAR. FAILURE TO DO SO WILL LIMIT CONSUMER CREDIT GRANTORS TO A MAXIMUM OF 18% APR.**

REMIT TO: Department of Consumer Affairs
Accounting Division
P.O. Box 5246
Columbia, SC 29250-5246

CHECKS: [Make payable to S.C. Department of Consumer Affairs](#)

INSTRUCTIONS

**FILE ORIGINAL, 2 COPIES AND \$40.00 PER LOCATION FILING FEE
OR FILING WILL BE RETURNED TO YOU**

- Use the mailing address you want the certified copy returned to.
- Your register number will be assigned by the Department of Consumer Affairs on the **first** filing.
- Consumer Credit Sellers
 1. UNSECURED CREDIT SALES; enter the transaction type on line one. If you do not intend to make sales of this type, leave blank and go to line 2. (e.g. small appliances, new or used cars, etc.)
 - (a) If only one maximum rate is established, it will be entered under "Maximum APR" on line one. If sub-categories are established, the title of the sale and its maximum rate should be entered on line 1a., etc. as appropriate. If necessary, attach a second form and add the word "continued" after the major category title on Line 1 and put the additional categories on line 1a., etc. If a variable rate is applicable, enter this rate in the column provided and explain the index for rate changes on line 9.
 2. SECURED CREDIT SALES, NON-REAL ESTATE; follow the instructions for 1a. Enter on line 2.
 3. SECURED CREDIT SALES, REAL ESTATE; follow the instructions for 1a. Enter on line 3.
 4. OPEN-END (REVOLVING) CREDIT SALES; show rate and dollar amount limit, if any. Enter on line 4.
 5. ALL OTHER CREDIT SALES; as many other categories and maximum rates as described may be established and listed on lines 5a, etc.

NOTE: See South Carolina Department of Consumer Affairs Regulation 28-70 for additional information.

INCOMPLETE OR INCORRECT FILINGS WILL BE RETURNED WITHOUT CERTIFICATION AND A PENALTY MAY BE IMPOSED FOR LATE FILING AFTER JANUARY 31.

List of County Codes

01	Abbeville	10	Charleston	19	Edgefield	28	Kershaw	37	Oconee
02	Aiken	11	Cherokee	20	Fairfield	29	Lancaster	38	Orangeburg
03	Allendale	12	Chester	21	Florence	30	Laurens	39	Pickens
04	Anderson	13	Chesterfield	22	Georgetown	31	Lee	40	Richland
05	Bamberg	14	Clarendon	23	Greenville	32	Lexington	41	Saluda
06	Barnwell	15	Colleton	24	Greenwood	33	McCormick	42	Spartanburg
07	Beaufort	16	Darlington	25	Hampton	34	Marion	43	Sumter
08	Berkeley	17	Dillon	26	Horry	35	Marlboro	44	Union
09	Calhoun	18	Dorchester	27	Jasper	36	Newberry	45	Williamsburg
								46	York